

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

KRZYSZTOF PAWEŁ ZIOLKIEWICZ AKA  
KRZYSZTOF P. ZIOLKIEWICZ AKA  
KRZYSZTOF ZIOLKIEWICZ  
AGNIESZKA JANINA ZIOLKIEWICZ AKA  
AGNIESZKA ZIOLKIEWICZ AKA  
AGNIESZKA J. ZIOLKIEWICZ

**Debtors**

**BK. No. 5:17-bk-04057-RNO**

**Chapter No. 13**

DEUTSCHE BANK TRUST COMPANY  
AMERICAS, AS TRUSTEE FOR  
RESIDENTIAL ACCREDIT LOANS, INC.,  
MORTGAGE ASSET-BACKED PASS-  
THROUGH CERTIFICATES, SERIES 2006-  
QS18

**Movant**

v.

KRZYSZTOF PAWEŁ ZIOLKIEWICZ AKA  
KRZYSZTOF P. ZIOLKIEWICZ AKA  
KRZYSZTOF ZIOLKIEWICZ  
AGNIESZKA JANINA ZIOLKIEWICZ AKA  
AGNIESZKA ZIOLKIEWICZ AKA  
AGNIESZKA J. ZIOLKIEWICZ

and

CHARLES J DEHART, III (TRUSTEE)  
Respondents

**ORDER**

AND NOW, upon consideration of the Motion of **DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-QS18** (Movant), after hearing held on July 22, 2020, it is:

**ORDERED**, that approval and recording (if applicable) of the forbearance agreement shall in no way constitute a violation of the automatic stay [and co-debtor stay]; and it is further;

**ORDERED** that Movant shall be permitted to communicate with the Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further;

**ORDERED** that Movant is granted Nunc Pro Tunc limited relief from Automatic Stay to cover any and all times prior to the filing of Movant's Motion that Debtor and Debtor's Counsel may have communicated directly with Movant in order to discuss this request for forbearance; and it is further;

**ORDERED** that the forbearance agreement is approved and the mortgage payments shall be suspended from May 15, 2020 through August 13, 2020 and the next payment due will be on September 1, 2020; and it is further;

**ORDERED**, that any fees, costs and expenses associated with the forbearance agreement will not be recoverable from the debtor.

Dated: July 22, 2020

By the Court,



Robert N. Opel, II, Bankruptcy Judge BI